

United States Bankruptcy Court
Western District of Oklahoma

In re:
Michela Crump
Debtor

Case No. 21-12875-SAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1087-5
Date Rcvd: Jan 25, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2022:

Recip ID	Recipient Name and Address
db	+ Michela Crump, 439 W Silverwood Dr. Apt. 256, Oklahoma City, OK 73110-3310
6616558	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise FL 33345-9079
6616564	+ Cac Financial Corp, 2601 Nw Expressway, Oklahoma City OK 73112-7236
6616563	+ Cac Financial Corp, 2601 Northwest Expressway, Suite 1000E, Oklahoma City OK 73112-7236
6616566	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco CA 94104-0417
6616570	+ Fid Info Crp, Po Box 49938, Los Angeles CA 90049-0938
6616572	+ Ian's Enterprise National Support Center, 9450 SW Gemini Dr. #39525, Beaverton OR 97008-7105
6616573	+ Ian's Enterprises LLC, 1874 S. BOULDER AVE, Tulsa OK 74119-5234
6616576	+ MARS Collection Agency, Attn: Bankruptcy, 10830 East 45th Street Suite 400, Tulsa OK 74146-3811
6616577	+ Oklahoma Natural Gas, PO Box 219296, Kansas City MO 64121-9296
6616580	+ Robinson Hoover/Attn: Danielle Schinzing, 119 N. Robinson Ste. 1000, Oklahoma City OK 73102-4614

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QSJMANCHESTER.COM	Jan 26 2022 02:13:00	Susan J. Manchester, 1100 N Shartel, Oklahoma City, OK 73103-2602
cr	+ Email/Text: legal@ecaautogroup.com	Jan 25 2022 21:13:00	Auto Advantage Finance, LLC, Emily Coughlin, Attorney for Creditor, P.O. Box 96329, Oklahoma City, OK 73143-6329
6616560	+ Email/Text: legal@ecaautogroup.com	Jan 25 2022 21:13:00	Auto Advantage Finance, Attn: Bankruptcy, Po Box 96329, Oklahoma City OK 73143-6329
6616559	+ Email/Text: legal@ecaautogroup.com	Jan 25 2022 21:13:00	Auto Advantage Finance, Po Box 96329, Oklahoma City OK 73143-6329
6616561	+ Email/Text: bankruptcy@autofinanceusa.com	Jan 25 2022 21:13:00	Auto Finance USA, Attn: Bankruptcy, Po Box 892220, Oklahoma City OK 73189-2220
6616562	+ Email/Text: support@arm.bulldcityfinancial.com	Jan 25 2022 21:13:00	Bull City Financial Solutions, Attn: Bankruptcy, 2609 North Duke St, Ste 500, Durham NC 27704-0015
6616565	+ EDI: CAPITALONE.COM	Jan 26 2022 02:13:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285
6616567	+ EDI: CONVERGENT.COM	Jan 26 2022 02:13:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, 800 Sw 39th St, Ste 100, Renton WA 98057-4927
6616568	+ Email/PDF: creditonebknofications@resurgent.com	Jan 25 2022 21:21:07	Credit One Bank, Po Box 98872, Las Vegas NV 89193-8872
6616569	+ Email/Text: bknotice@ercbpo.com	Jan 25 2022 21:13:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412
6616571	+ EDI: AMINFOFP.COM		

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		Jan 26 2022 02:13:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls SD 57117-5524
6616574	+ EDI: IIC9.COM	Jan 26 2022 02:13:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378
6616578	+ Email/Text: bankruptcy@onlineis.com	Jan 25 2022 21:13:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville NC 28590-1489
6616579	Email/Text: info@phoenixfinancialsvcs.com	Jan 25 2022 21:13:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
6616581	+ Email/Text: bankruptcyreports@wakeassoc.com	Jan 25 2022 21:13:00	Wakefield & Associates, Attn: Bankruptcy, 10800 East Bethany Drive Ste 450, Aurora CO 80014-2697

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
6616575	##+	Jay P. Moisant, 14453 SE 29th St., Ste. B, Choctaw OK 73020-6543

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2022 at the address(es) listed below:

Name	Email Address
Alexander E Hilton, III	on behalf of Debtor Michela Crump AEHiltonlaw@gmail.com AHiltonlaw@ou.edu
Alexander Elias Hilton, II	on behalf of Debtor Michela Crump bklawokc@gmail.com law.hilton.alex@gmail.com;hiltonar93322@notify.bestcase.com
Amanda R Blackwood	on behalf of Plaintiff Ian's Enterprise LLC amanda@blackwoodlawfirm.com
Emily R Coughlin	on behalf of Creditor Auto Advantage Finance LLC Coughlin@rhfok.com, legal@ecaautogroup.com
Susan J. Manchester	susanmanchester@sbcglobal.net smanchester@ecf.axosfs.com;manchesterlaw@sbcglobal.net
United States Trustee	Ustpreion20.oc.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Michela Crump**Social Security number or ITIN **xxx-xx-4917**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Western District of Oklahoma**Case number: **21-12875 – SAH****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michela Crump

January 25, 2022By the court: Sarah A. Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.